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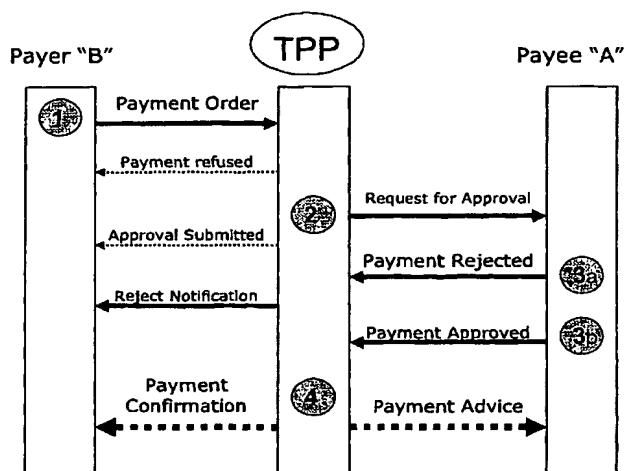
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(54) Title: METHODS FOR FACILITATING VALIDATION OF FINANCIAL TRANSACTIONS MADE THROUGH A WIRELESS COMMUNICATION NETWORK

Process between Payer, TPP, Payee for Simple Payment



Step

- 1 Payer sends the Payment Order
- 2 After checking if Payment Order can be executed TPP sends to Payee a Request for Approval
- 3a Payee does not accept payment to his FTA
- 3b Payee accept payment to his FTA
- 4 TPP executes payment and sends notification of successful execution to Payer and Payee

(57) Abstract: The invention introduces a request for approval sent to the payee, in a Simple Payment scenario, for him/her to accept or reject the transaction. According to the invention a subscriber to the Financial Transaction Service, has the ability to set up Special Lists of Financial Transaction Accounts which are submitted to Particular Rules to be applied when such accounts are involved in transactions with the subscriber's own account. According to the invention such particular rules are checked and implemented by the Transaction Processing Platform and/or by the mobile handset and/or the SIM of said subscriber. According to the invention the said Special Lists are stored in part or integrally in files connected to the Transaction Processing Platform and/or in memory of the mobile handset and or in a memory of the SIM. The Financial Transaction Account number of a subscriber can be read automatically by another subscriber by methods and means which are described in the invention. The validation of a Payment Request that is sent to a Payer for approval is facilitated by the display on his mobile handset of the Payee's name or logo or an easily recognisable sign or an audible message.



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